

CLAIMS

WHAT IS CLAIMED IS:

1. A method for valuating and analyzing finances, comprising:
retrieving financial data and assumptions from external databases;
merging the retrieved financial data;
storing the merged financial data in an internal financial database; and
retrieving the financial data and assumptions from the internal financial database.
2. The method of claim 1, further comprising processing the retrieved financial data based on the retrieved assumptions.
3. The method of claim 2, wherein an analytic tool performs the retrieving from the internal financial database and the processing of the retrieved financial data.
4. The method of claim 1, further comprising automatically retrieving the financial data and assumptions from the external databases and updating the financial data and assumptions stored in the internal financial database at least once a day.
5. The method of claim 3, further comprising selecting the analytic tool from a plurality of analytic tools, wherein each of the analytic tools provides analysis.
6. The method of claim 3, further comprising displaying the financial data and assumptions to be processed by the analytic tool to a user such that the user replaces a portion of the financial data and assumptions with data which the user selects.
7. The method of claim 3, further comprising evaluating the financial data and assumptions to be processed by the analytic tool using a predetermined standard of data

consistency and issuing a warning to the user when the financial data and assumptions do not meet the predetermined standard.

8. The method of claim 7, further comprising providing alternate financial data or assumptions to improve data consistency.

9. The method of claim 7, further comprising providing an alternate analytic tool to improve data consistency.

10. The method of claim 3, further comprising finding a missing portion of the financial data and assumptions to be processed by the analytic tool, and retrieving data corresponding to the missing portion from the internal financial database or calculating necessary data using data retrieved from the internal financial database.

11. The method of claim 10, further comprising retrieving the data corresponding to the missing portion from the external financial databases when the internal financial database does not maintain the data corresponding to the missing portion.

12. The method of claim 3, further comprising providing an analytic tool different from the analytic tool which has been used when different analysis is needed.

13. The method of claim 1, further comprising providing a result of the financial valuation in a form of a table, a balance sheet or an income statement.

14. The method of claim 3, further comprising storing the financial data and assumptions processed by the analytic tool as a model in an electronic storage for a future use.

15. The method of claim 14, further comprising updating the model by replacing the financial data and assumptions of the model with updated financial data and assumptions retrieved from the internal financial database.

5 16. The method of claim 15, further comprising sending an e-mail to a user when a change in the updated financial data and assumptions is larger than a predetermined value.

10 17. The method of claim 5, wherein the selected analytic tool is for a capacity to pay analysis or a detailed merger and acquisition analysis which determines an optimal purchase of a target company for merger by a base company.

15 18. The method of claim 17, further comprising providing the target company for merger based on the financial data of the base company.

20 19. The method of claim 5, wherein the selected analytic tool is for a projected earnings analysis which estimates financial performance and future earnings of a company.

25 20. The method of claim 5, wherein the selected analytic tool is for a comparable group analysis which compares a base company and a target company on financial metrics.

20 21. The method of claim 20, further comprising providing a group of companies based on the financial metrics of the base company.

25 22. The method of claim 5, wherein the selected analytic tool is for a mapping analysis which compares branches of a base company and a competitor.

23. The method of claim 5, wherein the selected analytic tool is for a market share analysis which provides market shares of a base company and a target company.

24. The method of claim 23, further comprising providing a warning when a combination of the base company and the target company breaks any anti-trust regulation.

25. The method of claim 3, wherein the financial data and assumptions to be processed by the analytic tool are stock prices, profitability measurements, historical corporate trends, deal considerations, deal pricing, deal accretions, accounting methods, amortization periods of good will, cost savings, opportunity costs of cash, effective tax rates, deal expenses, earnings estimates, net income projections, or earnings growth rates.

26. The method of claim 1, wherein a result of the financial valuation is directed to maximum price, market premiums, exchange ratio, percent ownership, deal pricing multiples, incremental earnings per share accretion, effective earnings per share accretion, tangible book value accretion, pro forma leverage ratio, tangible book value accretion, divided accretion, balance sheet, cash vs. GAAP, or pro forma diluted shares and the pro forma earning per share.

27. A system for providing online corporate financial valuation, comprising:
a server providing an online service to a user requesting a response;
an internal financial database which retrieves and merges financial data and assumptions from external databases; and
an analytic tool which retrieves the financial data and assumptions from the internal financial database and processes the financial data based on the assumptions in response to the request.

28. The system of claim 27, wherein the server is configured such that the user has real time access to the analytic tool and the internal financial databases and real time access to the response provided by the analytic tool.

29. The system of claim 27, wherein the internal financial database updates the financial data and assumptions at least once a day.

30. The system of claim 27, wherein the analytic tool includes a public input interface for receiving the financial data and assumptions to be processed by the analytic tool from the internal financial database and the user, a mediator for assuring consistency of the financial data and assumptions received through the public input interface, and a process engine for performing processing of the assured financial data based on the assured assumptions.

31. The system of claim 27, further comprising a plurality of analytic tools, wherein one of the analytic tools is chosen by the user through the server.

32. The system of claim 30, wherein the mediator displays the financial data and assumptions to be processed by the process engine to the user for replacing a portion of the financial data and assumptions with data which the user selects.

33. The system of claim 30, wherein the mediator evaluates the financial data and assumptions to be processed by the process engine using a predetermined standard of data consistency and issues a warning to the user when the financial data and assumptions do not meet the predetermined standard.

34. The system of claim 30, wherein the mediator finds a missing portion of the financial data and assumptions to be processed by the process engine, and retrieves data corresponding to the missing portion from the internal financial database or calculates necessary data using data retrieved from the internal financial database.

35. The system of claim 30, wherein the process engine processes the financial data and assumptions based on conventional accounting methods.

36. The system of claim 27, wherein the analytic tool stores the financial data and assumptions processed by the analytic tool as a model in an electronic storage, said model being interactively accessed by the user in a subsequent financial valuation.

37. The system of claim 36, wherein the analytic tool updates the model by replacing the financial data and assumptions of the model with updated financial data and assumptions retrieved from the internal financial database.

38. The system of claim 37, wherein the analytic engine sends an e-mail to the user when a change in the updated financial data and assumptions is larger than a predetermined value.

39. The system of claim 27, wherein the financial data and assumptions to be processed by the process engine are stock prices, profitability measurements, historical corporate trends, deal considerations, deal pricing, deal accretion, accounting methods, amortization periods of good will, cost savings, opportunity costs of cash, effective tax rates, deal expenses, earnings estimates, net income projections, or earnings growth rates.

40. The system of claim 27, wherein the response is directed to maximum price, market premiums, exchange ratio, percent ownership, deal pricing multiples, incremental earnings per share accretion, effective earnings per share accretion, tangible book value accretion, pro forma leverage ratio, tangible book value accretion to target company, dividend accretion, balance sheet, cash vs. GAAP, or pro forma diluted shares and the pro forma earnings per share.

41. The system of claim 27, wherein the process engine repeats processing with a variation in a processing parameter in each processing until an output parameter of the processing reaches a predetermined value within a predetermined accuracy.

42. The system of claim 41, wherein the process engine automatically changes the processing parameter in response to the output parameter which is generated in a processing prior to a current processing.

5 43. The system of claim 41, wherein the processing parameter is a deal price, cost savings, or a net interest spread, and the output parameter is an aggregate deal value, an aggregate deal expense, an opportunity cost, a exchange ratio, an EPS accretion, a seller market premium or an increment for cost savings.

10 44. A system for providing online corporate financial valuation, comprising:
a server for retrieving data from external databases and for processing the data in response to a request;
a client to issue a request to the server; and
15 a network to provide connectivity among the server, the external databases and the client.

45. The system of claim 44, wherein the server comprises a web server which provides an online service to the client via the network.

20 46. The system of claim 45, wherein the server automatically retrieves the data from the external databases without being solicited by the client.

47. The system of claim 46, wherein the server prioritizes the data for the client based on the request or a previous use by the client.